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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Daniel A. Tealdi et al.

Serial No.: Not Yet Assigned

Group Art Unit: Not Yet Assigned

Filed: Herewith

Examiner: Not Yet Assigned

Title: ONLINE MORTGAGE APPROVAL AND SETTLEMENT SYSTEM AND
METHOD THEREFOR

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POWER OF ATTORNEY BY ASSIGNEE

Commissioner for Patents
Washington, DC 20231

Sir:

The undersigned, being Assignee of the entire interest in the above-identified application by virtue of an Assignment, submitted for recordation to the U.S. Patent and Trademark Office, hereby elects, under 37 C.F.R. §3.71, to prosecute the application to the exclusion of the Inventor(s), and grants Power of Attorney and correspondence address as stated herein.

Integrate Online, Inc. hereby appoints: Barry N. Young (Reg. No. 27,744); Timothy W. Lohse (Reg. No. 35,255); Steven R. Sprinkle (Reg. No. 40,825); Terrance A. Meador (Reg. No. 30,298); Ramsey R. Stewart (Reg. No. 38,322); June M. Learn (Reg. No. 31,238); John Oskorep (Reg. No. 41,234); Timothy N. Ellis (Reg. No. 41,734); William G. Goldman (Reg. No. 42,590); Sheila Kirschenbaum (Reg. No. 44,835); Travis L. Dodd (Reg. No. 42,491); Charles D. Gavrilovich, Jr. (Reg. No. 41,031); Gerald W. Maliszewski (Reg. No. 38,054); Hayward A. Verdun (Reg. No. 43,223); Armando Pastrana, Jr. (Reg. No. 44,997); Richard M. Goldman (Reg. No. 25,585); Lisa A. Haile (Reg. No. 38,347); Sal Lim (Reg. No. 45,706); Joseph R. Baker, Jr. (Reg. No. 40,900); Richard J. Imbra (Reg. No. 37,643); Marko Begger (Reg. No. 35,066); Mark M. Takahashi (Reg. No. 38,631); James P. Cleary (Reg. No. 45,843); Karl A. Limbach (Reg. No. 18,689); Gerald T. Sekimura (Reg. No. 30,103); Kyla L. Harriel (Reg. No. 41,816); Eric N. Hoover (Reg. No. 37,355); George C. Limbach (Reg. No. 19,305); Ronald L. Yin (Reg. No.

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27,607); Alan A. Limbach (Reg. No. 39,749); Edward B. Weller (Reg. N . 37,468) as attorneys/agents with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Please address all future communications regarding this application to:

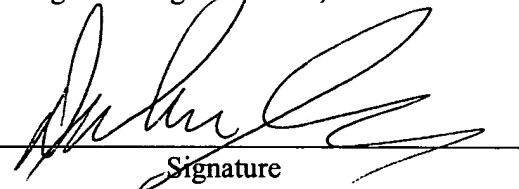
PATENT DEPARTMENT
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Please direct all telephone calls to Kyla L. Harriel at (415) 836-2500.

Assignee: Integrate Online, Inc.

Date: March 08, 2001


Signature

Printed Name: Dickson Leung,

Title: Executive Vice President, of
Integrate Online, Inc.